DRIVE-BY BPO

by ClearCapital

2324 CLAIRBORNE DRIVE

FORT WORTH, TX 76177

56904 Loan Number **\$475,000**• As-Is Value

Please Note: This report was completed with the following assumptions: Market Approach: Fair Market Price, Marketing Time: Typical. Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

Address Inspection Date Loan Number Borrower Name	2324 Clairborne Drive, Fort Worth, TX 76177 03/28/2024 56904 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9237136 03/28/2024 41003802 Tarrant	Property ID	35236729
Tracking IDs					
Order Tracking ID	3.26_BPO	Tracking ID 1	3.26_BPO		
Tracking ID 2		Tracking ID 3			

General Conditions			
Owner	Royall Susan E	Condition Comments	
R. E. Taxes	\$8,675	The subject property was in good condition at the tim	
Assessed Value	\$455,543	inspection and did not need any repairs.	
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
НОА	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data				
Location Type	Suburban	Neighborhood Comments		
Local Economy	Stable	Located in a planned unit development with good access to		
Sales Prices in this Neighborhood	Low: \$307400 High: \$556865	shopping, schools and employment. There were no REO sales in the neighborhood at the time of inspection. The sellers are		
Market for this type of property	Remained Stable for the past 6 months.	generally not making concessions in the current market		
Normal Marketing Days	<90			

Client(s): Wedgewood Inc

Property ID: 35236729

by ClearCapital

FORT WORTH, TX 76177

56904 Loan Number

 $5 \cdot 3 \cdot 1$

No

0%

0.23 acres

MLS#20543658

Attached 2 Car(s)

\$475,000• As-Is Value

Current Listings Subject Listing 1 * Listing 2 Listing 3 9213 San Tejas Drive Street Address 2324 Clairborne Drive 2017 Laughlin Road 2021 Bliss Road City, State Fort Worth, TX Fort Worth, TX Fort Worth, TX Fort Worth, TX Zip Code 76177 76177 76177 76177 **Datasource** Tax Records MLS MLS MLS Miles to Subj. 0.37 1 0.46 1 0.36 1 **Property Type** SFR SFR SFR SFR \$ Original List Price \$ \$469,000 \$499,000 \$495,000 List Price \$ \$469,000 \$489,000 \$475,000 **Original List Date** 03/22/2024 02/06/2024 02/23/2024 **DOM** · Cumulative DOM 3 · 6 50 · 51 34 · 34 9 18 19 16 Age (# of years) Condition Average Average Average Average Fair Market Value Sales Type Fair Market Value Fair Market Value Neutral; Residential Neutral; Residential Neutral; Residential Neutral; Residential Location View Neutral; Residential Neutral; Residential Neutral; Residential Neutral; Residential Style/Design 2 Stories Traditional 2 Stories Traditional 2 Stories Traditional 2 Stories Traditional 1 1 # Units 3,843 3,464 3,470 4,099 Living Sq. Feet

 $5 \cdot 3 \cdot 1$

Attached 2 Car(s)

8

No

0%

0.13 acres

MLS#20566862

4 · 2 · 1

Attached 2 Car(s)

7

No

0%

0.18 acres

MLS#20529406

4 · 3

Attached 2 Car(s)

11

No

0%

0.13 acres

Bdrm · Bths · ½ Bths

Garage (Style/Stalls)

Basement (Yes/No)

Basement (% Fin)
Basement Sq. Ft.

Pool/Spa Lot Size

Other

Total Room #

Client(s): Wedgewood Inc

Property ID: 35236729

^{*} Listing 1 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

FORT WORTH, TX 76177

56904 Loan Number **\$475,000**As-Is Value

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Current Listings - Cont.

Listing Comments Why the comparable listing is superior or inferior to the subject.

- Listing 1 This exquisite 5 bedroom, 3.5 bath residence presents an ideal fusion of comfort, elegance, and practicality. The home features a contemporary kitchen equipped with sophisticated granite countertops and stainless steel appliances. All five generously sized bedrooms are conveniently situated upstairs, ensuring privacy and serenity. Two welcoming living spaces offer abundant room for all occupants. Additionally, the fenced backyard provides both privacy and security, ideal for outdoor gatherings or quiet repose. Nestled in the desirable Presidio Village, this residence harmonizes tranquility with convenience, offering an unparalleled living experience.
- Listing 2 Discover the charm of this exquisite home nestled in the sought-after Presidio Village, NW ISD. Laminate wood floors grace the foyer, formal living, and dining areas, creating an inviting ambiance. The open layout provides ample space for relaxation and entertainment. The spacious primary bedroom on the main level features an ensuite bathroom with a separate garden tub and shower, accompanied by a sizable walk-in closet. Large kitchen with plenty of storage and a butler's pantry. Upstairs, find four bedrooms, a versatile flex room, and an entertainment area, complemented by two full baths, including a convenient Jack and Jill layout. Outside, the expansive backyard offers endless possibilities for outdoor enjoyment and the addition of a pool. With easy access to 35W, commuting is a breeze, while proximity to schools, shopping centers, restaurants, and entertainment venues enhances convenience. Experience the epitome of comfort and luxury in this exceptional residence.
- Listing 3 Welcome to this stunning 4-bedroom, 2.5-bathroom home situated on a cul-de-sac, boasts luxurious features and modern amenities. The kitchen is a chef's dream with granite countertops, sleek satin chrome fixtures, and stainless steel appliances. Enjoy casual meals at the island seating or in the breakfast area, seamlessly flowing into the open great room with a cozy fireplace. The lower level primary suite offers lavish primary bath featuring both a shower and a relaxing garden tub. Entertainment abounds with a spacious media room featuring an elevated platform and a separate arcade-style game room. Step outside to a covered patio overlooking a lush greenbelt, perfect for outdoor gatherings or quiet relaxation. Located just minutes away from restaurants, shops, schools, and the North freeway, this home offers convenience and elegance in a desirable neighborhood. Roof and HVAC both replace within the last 5 years.

Client(s): Wedgewood Inc Property ID: 35236729 Effective: 03/28/2024 Page: 3 of 14

FORT WORTH, TX 76177

56904 Loan Number

\$475,000• As-Is Value

by ClearCapital

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	2324 Clairborne Drive	9832 Yellow Cup Drive	9717 Amaranth Drive	2224 Horseback Trail
City, State	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX
Zip Code	76177	76177	76177	76177
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.62 1	0.54 1	0.11 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$539,997	\$539,000	\$389,950
List Price \$		\$539,997	\$539,000	\$389,950
Sale Price \$		\$539,997	\$520,000	\$391,950
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		08/16/2023	11/29/2023	03/05/2024
DOM · Cumulative DOM		2 · 47	11 · 50	15 · 42
Age (# of years)	18	8	9	17
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	3,843	3,239	3,291	3,648
Bdrm · Bths · ½ Bths	4 · 3	4 · 3 · 1	4 · 3 · 1	4 · 3 · 1
Total Room #	11	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.13 acres	0.14 acres	0.15 acres	0.13 acres
Other		MLS#20369122	MLS#20446688	MLS#20518819
Net Adjustment		+\$27,500	+\$27,500	+\$7,500
Adjusted Price		\$567,497	\$547,500	\$399,450

^{*} Sold 2 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

FORT WORTH, TX 76177

56904 Loan Number **\$475,000**As-Is Value

by ClearCapital

Recent Sales - Cont.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- Sold 1 Welcome to your ideal family home in the highly sought after Crawford Farms community. This spacious residence boasts a wide-open first floor layout, perfect for hosting gatherings. A private study offers a quiet workspace or reading nook. The kitchen is a chef's dream, featuring granite countertops and a convenient butler's pantry. It seamlessly connects to the family room for easy entertaining. For movie nights and fun weekends, there's a media room right next to the game room, providing plenty of options for leisure. Step outside to relax on the large covered patio. Crawford Farms offers a vibrant community lifestyle with amenities like a pool, playgrounds, and scenic trails. You'll also appreciate the easy access to top rated KISD schools, shopping, and stress-free commutes. Don't miss out on this fantastic opportunity to make this stunning residence your new home. GLA inferior +\$30000 Superior bath count -\$2500
- Sold 2 Welcome to this stunning property for sale! This home boasts a warm and inviting ambiance with its cozy fireplace, complemented by a natural color palette throughout. The kitchen showcases a beautiful backsplash, adding a touch of elegance to the space. The master bedroom features a spacious walk-in closet, providing ample storage for your wardrobe. With additional rooms offering flexible living space, you'll have endless possibilities to personalize to your liking. The primary bathroom offers a luxurious retreat with a separate tub and shower, double sinks, and good under sink storage. The fenced-in backyard ensures privacy and security, while the sitting area provides a perfect spot to unwind and enjoy the outdoors. To top it off, the interior has been freshly painted, giving the home a bright and revitalized feel. Don't miss out on the opportunity to make this incredible property your new home! This home has been virtually staged to illustrate its potential. GLA inferior +\$30000 Superior bath count -\$2500
- Sold 3 THIS HOME OFFERS SO MUCH LIVING SPACE AND THERE IS NO CARPET, WOOD FLOORS GALORE! THE DOWNSTAIRS HAS 2 LIVING AREAS, 2 DINING AREAS, HUGE GOURMET KITCHEN WITH ISLAND, LARGE WALK-IN PANTRY! PRIMARY ENSUITE WITH JETTED TUB ALONG WITH WALK-IN CLOSET. UPSTAIRS HAS A GIGANTIC LIVING AREA OR GAMEROOM AND AN ENORMOUS MEDIA ROOM. THERE IS A SECOND PRIMARY ENSUITE LOCATED UPSTAIRS. ALONG WITH TWO OTHER LARGE SECONDARY BEDROOMS. THE GARAGE IS OVERSIZED. WATER HEATERS ARE IN THE GARAGE. GOOD SIZE PLAY YARD WITH A PATIO. THE ROOF WAS REPLACE IN 2021. INSTANT EQUITY WITH SELLER LEAVING 2022 SOLAR PANELS WITH NEW OWNER! FRIDGE IN KITCHEN CURRENTLY STAYS WITH PROPERTY. GLA inferior +\$10000 Superior bath count -\$2500

Client(s): Wedgewood Inc

Property ID: 35236729

Effective: 03/28/2024 Page: 5 of 14

FORT WORTH, TX 76177

56904 Loan Number **\$475,000**• As-Is Value

by ClearCapital

Current Listing S	Status	Not Currently L	isted	Listing Histor	y Comments		
Listing Agency/F	irm			The subject	has not been liste	d or sold in the pas	st 12 months
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$480,000	\$480,000		
Sales Price	\$475,000	\$475,000		
30 Day Price	\$460,000			
Comments Regarding Pricing S	trategy			
A thorough and diligent sea	rch was done and the best comparable	listings and sales where chosen. All comparable homes were in or		

A thorough and diligent search was done and the best comparable listings and sales where chosen. All comparable homes were in or near the same neighborhood and were of similar quality, age, size and condition.

Clear Capital Quality Assurance Comments Addendum

Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect **Notes** the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Client(s): Wedgewood Inc

Property ID: 35236729

Subject Photos

by ClearCapital





Front Street

FORT WORTH, TX 76177

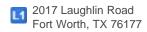
Loan Number

56904

\$475,000• As-Is Value

by ClearCapital

Listing Photos





Front





Front





Front

56904

FORT WORTH, TX 76177 Loan Number

Sales Photos





Front

9717 Amaranth Drive Fort Worth, TX 76177



Front

2224 Horseback Trail Fort Worth, TX 76177

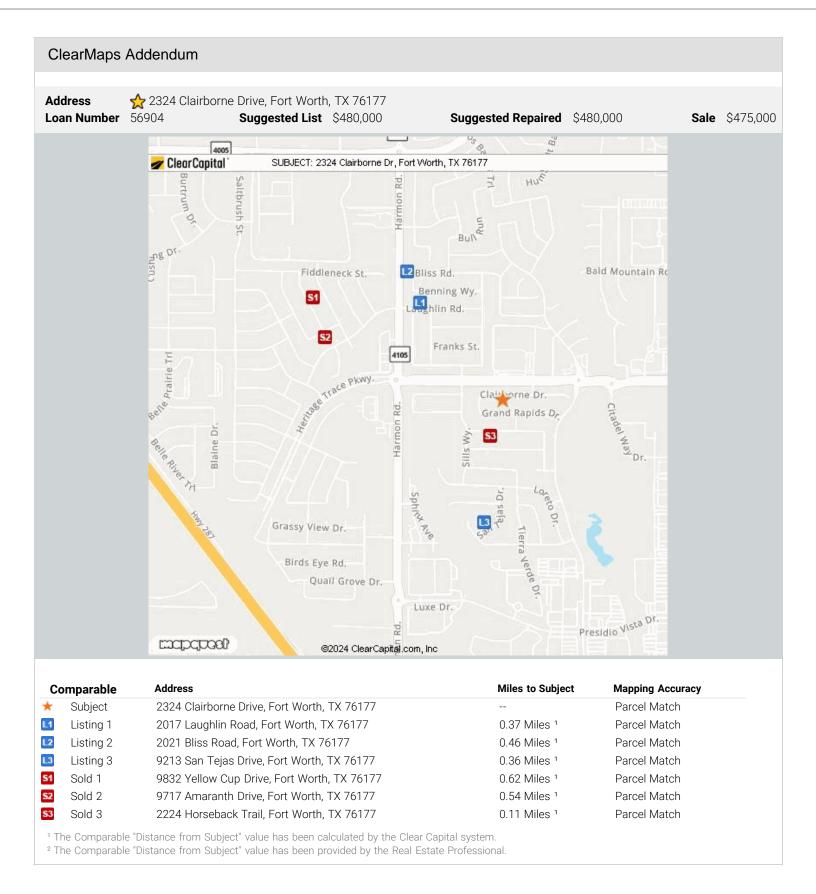


Front

FORT WORTH, TX 76177

56904 Loan Number **\$475,000**As-Is Value

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FORT WORTH, TX 76177

56904 Loan Number **\$475,000**As-Is Value

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Addendum: Report Purpose

Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.) The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price A price at which the property would sell between a willing buyer and a willing seller neither being

compelled by undue pressure and both having reasonable knowledge of relevant facts.

Distressed Price A price at which the property would sell between a willing buyer and a seller acting under duress.

Marketing Time The amount of time the property is exposed to a pool of prospective buyers before going into contract.

The customer either specifies the number of days, requests a marketing time that is typical to the

subject's market area and/or requests an abbreviated marketing time.

Typical for Local Market The estimated time required to adequately expose the subject property to the market resulting in a

contract of sale.

Client(s): Wedgewood Inc

Property ID: 35236729

Page: 11 of 14

FORT WORTH, TX 76177

56904 Loan Number **\$475,000**As-Is Value

by ClearCapital

Addendum: Report Purpose - cont.

Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

- 1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
- 2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
- 3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

- 1. Clear Capital Code Of Conduct Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
- 2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
- 3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
- 4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
- 5. Do not approach occupants or owners.
- 6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
- 7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
- 8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.

Client(s): Wedgewood Inc

Property ID: 35236729

Page: 12 of 14

FORT WORTH, TX 76177

56904 Loan Number \$475,000

As-Is Value

Report Instructions - cont.

by ClearCapital

9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

Client(s): Wedgewood Inc Property ID: 35236729 Effective: 03/28/2024 Page: 13 of 14



FORT WORTH, TX 76177

56904

\$475,000

Loan Number

As-Is Value

Broker Information

by ClearCapital

Broker Name Mike Tobin Company/Brokerage Coldwell banker

License No 0530315 **Address** 3614 Long Prairie Road Flower

Mound TX 75022

License Expiration 01/31/2025 License State TX

Phone 4698350540 Email michael.tobin@cbrealty.com

Broker Distance to Subject 17.04 miles **Date Signed** 03/28/2024

By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.

Disclaimer

THIS REPORT SHOULD NOT BE CONSIDERED AN APPRAISAL. In making any decision that relies upon my work, you should know that I have not followed the guidelines for development of an appraisal or analysis contained in the Uniform Standards of Professional Appraisal Practice of the Appraisal Foundation.

Unless otherwise specifically agreed to in writing:

The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.

Client(s): Wedgewood Inc Property ID: 35236729 Effective: 03/28/2024 Page: 14 of 14